Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Page 1 of 34 Document

Official Form 1 (1/08) **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Wright, Roland All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3408 (if more than one, state all): (No. & Street, City, and State): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): 1672 Kennsington Lane Crystal Lake IL ZIPCODE ZIPCODE 60014 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: McHenry Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion to \$1 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 billion \$1 billion million million million million

million

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main

Official Form 1 (1/08) Document Page 2 of 34 FORM B1, Page 2

	CIIL Tage 2 01 34	FORM DI	, rage 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):	_	
	Roland Wright,		
All Prior Bankruptcy Cases Filed Within Last 8 Yo Location Where Filed:	ears (If more than two, att	Date Filed:	
NONE	Case Number.	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more	than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports		completed if debtor is an individual	
(e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities		debts are primarily consumer debts) ammed in the foregoing petition, declare that I	
Exchange Act of 1934 and is requesting relief under Chapter 11)	* *	[he or she] may proceed under chapter 7, 11, 13	2
	or 13 of title 11, United States C	ode, and have explained the relief available und	ier
	each such chapter. I further certi	fy that I have delivered to the debtor the notice	
	required by 11 U.S.C. §342(b).		
Exhibit A is attached and made a part of this petition	X /s/ Robert Thom	as 06/	/17/2008
	Signature of Attorney for Debtor	s)	Date
 (Check ✓ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the substitution of the principal place of the principal place of business or assets in the United States but is a defendation the interests of the parties will be served in regard to the relief sought in the principal place of the parties will be served in regard to the relief sought in the parties will be served in regard to the relie	Exhibit D spouse must complete and attach a part of this petition. and made a part of this petition. Regarding the Debtor - Venue k any applicable box) siness, or principal assets in this Distribusiness or principal assets in the Unt in an action proceeding [in a fedethis District.	rict for 180 days immediately ct. ited States in this District, or has no ral or state court] in this District, or	
	o Resides as a Tenant of Resident applicable boxes.)	al Property	
Landlord has a judgment against the debtor for possession of debtor	**	lete the following.)	
	(Name of landlord that of	btained judgment)	
	(Address of landlord)		
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due du	ing the 30-day	
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).		

Case 08-71947 Doc 1 Filed 06/20 Official Form 1 (1/08) Docume					
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Baland Bright To				
	Roland Wright, Jr. Signatures				
	ngnatures T				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	 ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the 				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
${ m X}$ /s/ Roland Wright, Jr.	\mathbf{x}				
Signature of Debtor	(Signature of Foreign Representative)				
X	(Signature of Poteign Representative)				
Signature of Joint Debtor	The state of the s				
	(Printed name of Foreign Representative)				
Telephone Number (if not represented by attorney)	06/17/2008				
06/17/2008 Date	(Date)				
Signature of Attorney*					
X /s/ Robert Thomas	Signature of Non-Attorney Bankruptcy Petition Preparer				
X /S/ RODERT THOMAS Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document				
Robert Thomas	compensation and have provided the debtor with a copy of this document				
Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to				
Robert S. Thomas Firm Name	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or				
1655 N. Arlington Heights Rd. Address	accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Suite 300 West					
Arlington Height IL 60004					
847-392-5893	Printed Name and title, if any, of Bankruptcy Petition Preparer				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an				
06/17/2008 Date	individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	v				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptov petition preparer or officer principal recognible				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is				
X	not an individual.				
Signature of Authorized Individual					
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11				
06/17/2008	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

Official Form 1, 1947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 4 of 34

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <i>Roland W</i>	Wright,	Jr.			Case No.		
					Chapter	7	
		Debtor	(s)				

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check the tire live statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1,	Echais 6 (Was 71947	Doc 1	Filed 06/20/08 Document	Entered 06/20/08 11:42:57 Page 5 of 34	Desc Main
☐ [Must be accom	panied by a motion for dete Incapacity. (Define so as to be incapable of re Disability. (Define	ermination by the din 11 U.S.C calizing and maked in 11 U.S.C ipate in a cred	he court.] C. § 109 (h)(4) as impaire aking rational decisions w . § 109 (h)(4) as physical lit counseling briefing in p	se of: [Check the applicable statement] d by reason of mental illness or mental deficient in the respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	
of 11 U.S.C. §	5. The United States trusto 109(h) does not apply in thi	•	tcy administrator has dete	rmined that the credit counseling requiremen	t
I certify	under penalty of perjury	that the info	rmation provided abov	e is true and correct.	
Signature of D	ebtor: /s/ Roland	d Wright	, Jr.		
Date: <u>06/1</u>	17/2008				

CORM BGA (Official Case 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
ON BOX (Official Form OA) (12/07)		Document	Page 6 of 34	

In re Roland Wright, Jr.	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband- Wife- Joint Community.	-W	Secured Claim or	Amount of Secured Claim
None	,			None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

BGB (Official Form 6 ASE) 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
202 (0110141 1 01111 02) (12/01)		Document	Page 7 of 34	

In re Roland Wright, Jr.	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1.	. Cash on hand.	x				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X				
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings Location: In debtor's possession			\$ 700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	. Wearing apparel.		Wearing apparel Location: In debtor's possession			\$ 500.00
7.	. Furs and jewelry.		Jewelry, watch Location: In debtor's possession			\$ 500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X				
9.	. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10	Annuities. Itemize and name each issuer.	X				
1	1. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				

B6B (Official Form 6B) ASB) 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
202 (0111010111 02) (12:01)		Document	Page 8 of 34	

In re Roland Wright, Jr.	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Chect)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n e		eW ntJ	in Property Without Deducting any Secured Claim or Exemption
	ŭ	Communic	yc	·
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			

B6B (Official Form 6年 年 6月 8日) 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
202 (0111010111 02) (12101)		Document	Page 9 of 34	

In re Roland Wright, Jr.	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

_		(Continuation Sheet)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n		andH VifeV oint	in Property Without Deducting any Secured Claim or
	е	Commu	nityC	
30. Inventory.	X	,		
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

6C (Official Form 6公司系統)08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
50 (Gillotal 1 61111 60) (12.61)		Document	Page 10 of 34	

In re	
Roland Wright, Jr.	Case No.
Debtor(s)	if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\hfill\square$ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	
☐ 11 U.S.C. § 522(b) (2)	
☑ 11 U.S.C. § 522(b) (3)	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 700.00	\$ 700.00
Wearing apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Jewelry	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 11 of 34

B6D (Official Form 6D) (12/07)

In reRoland Wright, Jr.	,	Case No.	
Debtor(s)			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Account No: Value: Value:	Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and [as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Inlinidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	
Account No: Value: Value:	Account No:										
Account No: Value: Value: \$ 0.00 \$ 0				Value:							
Account No: Value: Value: \$ 0.00 \$ 0	Account No:										
Value: No continuation sheets attached Subtotal \$ \$ 0.00 \$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Value:							
No continuation sheets attached Subtotal \$ \$ 0.00 \$ 0 (Total of this page)	Account No:										
(Total of this page)	No continuation sheets attached			Value:		Subte			4.0.00		
(Use only on last page)	To continuation choice attached				(To	otal of th	is p	page)	\$ 0.00		0.

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) BGE (Official Form 6E) (12/07) 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 12 of 34

	3		
In re Roland Wright, Jr.	_	Case No.	

Debtor(s)

debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Claims for Death or Personal Injury While Debtor Was Intoxicated

Commitments to Maintain the Capital of an Insured Depository Institution

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that

drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Official Form 6E (12/07) 2 Sen 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 13 of 34

In re Roland Wright, Jr.	,	Case No.	
Debtor(s)			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 3408 Creditor # : 1 Illinois Department of Revenue P.O. Box 745 District Director Chicago IL 60690		2002 State income taxes				\$ 813.84	\$ 813.84	\$ 0.00
Account No: 9080 Creditor # : 2 Internal Revenue Service P.O. Box 745 District Director Chicago IL 60690		4/30/2007 Federal income taxes Federal Tax Lien				\$ 18,379.00	\$ 18,379.00	\$ 0.00
Account No:	-							
Account No:	-							
Account No:	-							
Account No:	-							
Sheet No. 1 of 1 continuation sheets to Schedule of Creditors Holding Priority Claims	at	(Total of	this Tot tal al	pag t al S Iso o	e) \$ n	19,192.84	19,192.84	0.00
		(Use only on last page of the completed Schedule E. If applicat also on the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of the Statistical Summary of Certain Liabilities and Relationships of Certain L	ole, r		t		19,192.84	0.00

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 14 of 34

B6F (Official Form 6F) (12/07)

In re Roland Wright, Jr.	_ ,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6943 Creditor # : 1 AAMS LLC unknown			12/06 Medical Bills Collection				\$ 245.00
Account No: 0821 Creditor # : 2 Access Receivables Management P.O. Box 9801 Towson MD 21284-9801			8/07 Collection Collection for Devry Institute				\$ 2,490.52
Account No: 6926 Creditor # : 3 Asset Accept P.O. Box 2036 Warren MI 48090			5/08 Collection Collection for Household Card 4032000000033187				\$ 2,026.66
Account No: righ Creditor # : 4 Department of Veterans Affairs 3001 Green Bay Road North Chicago IL 60064			4/08 Medical Bills				\$ 186.86
2 continuation sheets attached		-	1	Sub	tota	•	\$ 4,949.04

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 15 of 34

B6F (Official Form 6F) (12/07) - Cont.

In re_Roland Wright, Jr.	,	Case No.	
			_

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 1272 Creditor # : 5 Falls Collection P.O. Box 668 Germantown WI 53022	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justin Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim \$ 110.00
Account No: 2870 Creditor # : 6 Great Lakes Credit Union 2525 Green Bay Rd. North Chicago IL 60064			12/95 Credit Card Purchases				\$ 336.00
Account No: 0502 Creditor # : 7 Great Lakes Credit Union 2525 Green Bay Rd. North Chicago IL 60064			9/02 Credit Card Purchases				\$ 3,299.00
Account No: 0001 Creditor # : 8 Nissan P.O. Box 660360 Dallas TX 75266			4/03 Repossession				\$ 7,623.00
Account No: 0001 Representing: Nissan			Creditors Interchange 80 Holtz Drive Buffalo NY 14225				
Account No: 6239 Creditor # : 9 OSI Collection Services P.O. Box 968 Brookfield WI 53008			4/08 Collection Collection for Army & Air Force Exchange				\$ 3,116.19
Sheet No. 1 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to So	hedule of (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities ar	ry of S	Tot	al \$	\$ 14,484.19

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 16 of 34

B6F (Official Form 6F) (12/07) - Cont.

In re_Roland Wright, Jr.	,	Case No.	
			_

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7494 Creditor # : 10		0	4/08 Collection				\$ 657.71
Portfolio Recovery Associates P.O. Box 12914 Norfolk VA 23541			Collection for US Cellular				
Account No: 6584			9/04				\$ 541.00
Creditor # : 11 Scana Energy Marketing 3340 Peachtree Rd. NE Atlanta GA 30326			Unknown				
Account No: 9272			9/87				\$ 1,001.00
Creditor # : 12 Sears P.O. Box 6189 Sioux Falls SD 57117			Credit Card Purchases				
Account No: 5486			8/85				\$ 596.00
Creditor # : 13 South Carolina State Universit P.O. Box 7425 300 College Street, Northeast Orangeburg SC 29117			Tuition				
Account No: 4082			11/02				\$ 3,792.00
Creditor # : 14 US Department of Education 501 Bleecker Street Utica NY 13501			Student Loan Payment deferred				
Account No: 4081			12/99				\$ 9,591.00
Creditor # : 15 US Dept. of Education 501 Bleecker Street Utica NY 13501			Student Loan Payment deferred				
		1			1	1	
Sheet No. 2 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o Sc	hedule of	Sub	tota Tota	· .	\$ 16,178.71
S. Santa. 3 Fishaling Shoodarda Horipholity Glaims			(Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	ched	ules	\$ 35,611.94

BGG (Official Form 6 4 5 67) 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
200 (0111010111 00) (12101)		Document	Page 17 of 34	

In re Roland Wright, Jr.	/ Debtor	Case No.	
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

BEH (Official Form 6 ASE) 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
Borr (Griciai i Griii Gri) (12/07)		Document	Page 18 of 34	

re Roland Wright, Jr.	/ Debtor	Case No.	
		_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

BSI (Official Form 61) Case 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
Doi (Official Form of) (12/07)		Document	Page 19 of 34	

In re Roland Wright, Jr.	, Case No
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed,

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SI	POUSE		
Status:	RELATIONSHIP(S):		AGE(S):		
Married	Son				
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Financial Temp				
Name of Employer	Various Temp Agencies				
How Long Employed					
Address of Employer	Varies				
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)		DEBTOR	SPOUS	SE
	alary, and commissions (Prorate if not paid monthly)	\$	2,080.00	:	0.00
2. Estimate monthly overting	ne	\$ \$	0.00 2,080.00		0.00
3. SUBTOTAL 4. LESS PAYROLL DEDUC	CTIONS	Φ	2,080.00	Ψ	0.00
a. Payroll taxes and so		\$	583.00	\$	0.00
b. Insurancec. Union dues		\$ \$	0.00 0.00	I	0.00 0.00
d. Other (Specify):		\$ \$	0.00	*	0.00
5. SUBTOTAL OF PAYRO	DLL DEDUCTIONS	\$	583.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,497.00	\$	0.00
	peration of business or profession or farm (attach detailed statement)		0.00		0.00
8. Income from real proper	ty	\$ \$ \$	0.00 0.00	7	0.00 0.00
9. Interest and dividends10. Alimony, maintenance	or support payments payable to the debtor for the debtor's use or that	\$ \$	0.00	7	0.00
of dependents listed above).				
 Social security or gove (Specify): 	rnment assistance	\$	0.00	\$	0.00
12. Pension or retirement i	ncome	\$ \$	0.00		0.00
13. Other monthly income		Φ.	2 22	Φ.	0.00
(Specify):		\$	0.00	· 	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00		0.00
15. AVERAGE MONTHLY	,	\$	1,497.00	\$	0.00
	MONTHLY INCOME: (Combine column totals		<u>\$</u>	1,497.00	
from line 15; if there is o	only one debtor repeat total reported on line 15)	, ,	ort also on Summary of So stical Summary of Certain		
17 Describe any increas	se or decrease in income reasonably anticipated to occur within the year	following the fili	na of this document:		
17. Describe any increas	se of decrease in income reasonably anticipated to occur within the year	Tollowing the fill	ng or this document.		

In re Roland Wright, Jr.	•	Case No.	
Debtor(s)			(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 0.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$ 125.00
b. Water and sewer	\$ 0.00
c. Telephone	\$0.00
d. Other	\$ 0.00
	\$ 0.00
Other	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 275.00
5. Clothing	\$ 60.00
6. Laundry and dry cleaning	\$ 0.00
7. Medical and dental expenses	\$ 0.00
8. Transportation (not including car payments)	\$ 50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 0.00
e. Other	\$ 0.00
Other	\$ 0.00
Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$ 0.00
a. Auto	
b. Other:	\$ 0.00 \$ 0.00
c. Other:	
d. Other:	+
14. Alimony, maintenance, and support paid to others	\$ 1,300.00
15. Payments for support of additional dependents not living at your home	\$ 400.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other:	\$ 0.00 \$ 0.00
Other: Other:	
Other.	*
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$ 2,210.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 16 of Schedule I	\$ 1,497.00
b. Average monthly expenses from Line 18 above	\$ 2,210.00
c. Monthly net income (a. minus b.)	\$ (713.00)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Roland Wright, Jr.	Case No.	
	Chapter 7	
	/ Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 1,700.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 19,192.84	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 35,611.94	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,497.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,210.00
ТОТ	AL	15	\$ 1,700.00	\$ 54,804.78	

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

n re Roland Wright, Jr.		Case No.		
		Chapter	7	
	/ Debtor			

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 19,192.84
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 13,383.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 32,575.84

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,497.00
Average Expenses (from Schedule J, Line 18)	\$ 2,210.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 963.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 19,192.84	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 35,611.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 35,611.94

6 Declaration (Official PSIA 08-711947 (12/17) OC 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
		Page 23 of 34	

In re Roland Wright, Jr.	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I hat correct to the best of my knowledge, information	ave read the foregoing summary and schedules, consisting of rmation and belief.	sheets, and that they are true and
Date: 6/17/2008	Signature /s/ Roland Wright, Jr. Roland Wright, Jr.	
	[If joint case, both spouses must sign.]	

 $Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. \S\S 152 and 3571.$

Form 7 (12/07) Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main

Document Page 24 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Roland Wright, Jr.

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5,779.88 Last Year: \$3,121 Year before: \$29,864

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 25 of 34

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Name: Roland Wright

DATE OF
REPOSSESSION
FORECLOSURE SALE,
TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

July 2006 Description: 2004 Nissan Maxima

Value: unknown

Address: 1672 Kennsington Ln.

Crystal Lake, IL 60014

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 26 of 34

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

orm 7 (12/07)	Case 08-71947	Doc 1	Filed 06/20/08	Entered 06/20/08 11:42:57	Desc Main
(12/01)			Document	Page 27 of 34	

13. Setoffs

None \boxtimes

F

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None X

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF **ADDRESS** NAME USED **OCCUPANCY**

Debtor: Roland Wright Name(s): Roland Wright

Address: 1022 Neuhaven Drive

Antioch, IL 60002

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Name: Edwina Sampler-Wright

17. Environmental Information

None \boxtimes

 \boxtimes

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Form 7	7 (12/07)	Case 08-71947	Doc 1	Filed 06/20/08 Document	Entered 06/20/08 11:42:57 Page 28 of 34	Desc Main
None			_	=	rs, under any Environmental Law, with respect the proceeding, and the docket number.	to which the debtor is or was a party.
None	a. If the business self-ememory the debusiness comme	sses in which the debtor wa aployed in a trade, profession, after owned 5 percent or more of If the debtor is a partnership asses in which the debtor encment of this case.	t the names, s an officer, or other activ the voting or e o, list the name was a partner	addresses, taxpayer-identi director, partner, or mana ity either full- or part-time quity securities within six yeanes, addresses, taxpayer er or owned 5 percent or thes, addresses, taxpayer	fication numbers, nature of the businesses, a aging executive of a corporation, partner in a within six years immediately preceding the co- ars immediately preceding the commencement of dentification numbers, nature of the businessal more of the voting or equity securities, within dentification numbers, nature of the businessal more of the voting or equity securities within	a partnership, sole proprietor, or was mmencement of this case, or in which of this case es, and beginning and ending dates of all n six years immediately preceding the es, and beginning and ending dates of all
None	b. Ident	ify any business listed in respo	nse to subdivisi	ion a., above, that is "single	asset real estate" as defined in 11 U.S.C. § 101.	
I decla	re under	an individual or individual a penalty of perjury that I have d correct.	, -	wers contained in the fore	egoing statement of financial affairs and any	attachments thereto and that
	Date 0	06/17/2008	Signature of Debtor		Wright, Jr.	
	Date		Signature of Joint D (if any)			

FORM B8 (10/05) Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 29 of 34

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Inre Roland Wright, Jr.				se No. apter 7		
			Debtor			
CHAPTER 7 INDI	VIDUAL DEBTOR'S	STATEME	NT OF II	NTENTIO	N	
I have filed a schedule of assets and liabilities which	includes debts secured by prop	perty of the estate.				
☐ I have filed a schedule of executory contracts and ur	nexpired leases which includes	personal property	subject to an u	unexpired lease) .	
☐ I intend to do the following with respect to the proper	ty of the estate which secures t	hose debts or is s	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of De	ebtor(s)				
Date: <u>06/17/2008</u>	Debtor: /s/ Roland W	right, Jr.				
Date:	Joint Debtor:					

Rule 2016(b) (8) (a) Se 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 30 of 34

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Roland Wrigh	t, Jr.		Case No. Chapter 7
			/ Debtor	
	Attorney for Debtor:	Robert Thomas		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 06/17/2008 Respectfully submitted,

X/s/ Robert Thomas

Attorney for Petitioner: Robert Thomas

Robert S. Thomas

1655 N. Arlington Heights Rd.

Suite 300 West

Arlington Height IL 60004

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Roland Wright, Jr.	Case No. Chapter 7
	/ Debtor
Attorney for Debtor: Robert Thomas	
<u>VERIFICA</u>	ATION OF CREDITOR MATRIX
The above named Debtor(s) here	eby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 06/17/2008	/s/ Roland Wright, Jr.

Debtor

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Document Page 32 of 34

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

Case 08-71947 Doc 1 Filed 06/20/08 Entered 06/20/08 11:42:57 Desc Main Page 34 of 34

or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice requ	nired by § 342(b) of the Bankruptcy C	ode
Printed name and title, if any, of Bankruptcy Petition Preparer	Date	
Address:		
X		
Signature of Attorney		
Certificate of I (We), the debtor(s), affirm that I (we) have received and read		
1 (we), the debtot(s), alimin that I (we) have received and read		
D' (1) () (D 1 ()	X	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date